

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:)	CASE NO. 20-63562-PMB
)	
TRACY DENNIS,)	
)	CHAPTER 7 Proceeding
Debtor.)	
_____)	
)	Adversary Proceeding No. 20-06079-PMB
S. GREGORY HAYS,)	
Chapter 7 Trustee For The Estate Of)	
Tracy Dennis,)	
)	
Plaintiff,)	
v.)	
)	
UNITED COMMUNITY BANK,)	
)	
Defendant.)	
_____)	

DEFENDANT UNITED COMMUNITY BANK’S ANSWER AND DEFENSES

COMES NOW United Community Bank (“United”), through undersigned counsel, and hereby files this Answer to the Complaint, respectfully showing the Honorable Court as follows:

AFFIRMATIVE DEFENSES

FIRST DEFENSE

Plaintiffs’ Complaint fails to state a claim or cause of action against United upon which relief may be granted.

SECOND DEFENSE

United conducted itself in good faith, with due diligence and in a manner that was reasonable and appropriate under the circumstances.

THIRD DEFENSE

The transaction which is the subject of this avoidance action occurred in the "ordinary course of business".

FOURTH DEFENSE

United expressly reserves its respective right(s) to amend this Answer and/or to delete or assert additional affirmative defenses if facts come to light in this matter so as to warrant the assertion of additional defenses.

FIFTH DEFENSE

United denies each and every allegation contained in the Complaint, whether express or implied, that is not expressly and unequivocally admitted in this Answer.

SIXTH DEFENSE

Subject to and without waiving any of their other respective rights, defenses or objections, United, by and through its undersigned counsel, further responds to the specific averments and allegations contained in the individual and enumerated paragraphs of Plaintiff's Complaint separately and as follows:

1.

United agrees that this proceeding was initiated correctly, but any allegations against United which may be contained in this Paragraph or which are implied are denied.

2.

United agrees that this proceeding is a core proceeding, but any allegations against United which may be contained in this Paragraph or which are implied are denied.

3.

United agrees that this proceeding was initiated correctly, but any allegations against United which may be contained in this Paragraph or which are implied are denied.

4.

United agrees that venue is proper, but any allegations against United which may be contained in this Paragraph or which are implied are denied.

5.

United agrees that this Court has jurisdiction over this adversary proceeding, but any allegations against United which may be contained in this Paragraph or which are implied are denied.

6.

United agrees that the Bankruptcy Court is otherwise empowered to enter a final order or judgment as alleged in this Paragraph, but any allegations against United which may be contained in this Paragraph or which are implied are denied.

7.

United agrees that it is subject to the jurisdiction of this Court, but any allegations against United which may be contained in this Paragraph or which are implied are denied.

8.

United states the referenced document speaks for itself. By way of further answer, United admits the allegations in Paragraph 8 of the Complaint.

9.

United is without information to confirm or deny the information contained in Paragraph 9 of the Complaint.

10.

United is without information to confirm or deny the information contained in Paragraph 10 of the Complaint.

11.

United is without information to confirm or deny the information contained in Paragraph 11 of the Complaint.

12.

United is without information to confirm or deny the information contained in Paragraph 12 of the Complaint.

13.

United states the referenced document speaks for itself. By way of further answer, United admits the allegations in Paragraph 13 of the Complaint.

14.

United denies as-stated Paragraph 14 of the Complaint.

15.

United states the referenced document speaks for itself. By way of further answer, United would state that the Debtor executed a security deed on October 15, 2019, granting a security interest in the Property to United (“UCB Deed”) and at the time of execution of this Answer, the amount of the debt is \$173,389.22.

16.

United states the referenced document speaks for itself. By way of further answer, United admits the allegations in Paragraph 16 of the Complaint.

17.

United admits the allegations in Paragraph 17 of the Complaint.

18.

United denies as-stated, the allegations contained in Paragraph 18 of the Complaint. By further answer, United filed¹ the UCB Deed with the Clerk of Superior Court of Fulton County (“County”) on October 28, 2019, when the UCB Deed was delivered via Federal Express. Despite the closing firm sending in the correct amount for recording the Warranty Deed and UCB Deed, the Warranty Deed and UCB Deed was rejected by the County based on an underpayment of \$2.00 and returned to the closing attorney. The UCB Deed was once again sent to the County on January 10, 2020 for recording. However, once again it was rejected by the County based on a missing “0” in the parcel identification number. The UCB Deed was once again sent to the County on January 28 for recording. However, it was again rejected by the County based on intangible penalties. The UCB Deed was, for the last time, returned to the County on February 3 and was recorded on February 5, 2020. (See Affidavit of Maria Repokis, which is incorporated and attached hereto as Exhibit “A”).

19.

United states the referenced document speaks for itself. By way of further answer, United is without information to confirm or deny the information contained in Paragraph 19 of the Complaint.

¹ Pindar’s notes that “[t]he rule in Georgia is that once a purchaser or lender properly files his deed with the clerk for record, he is not responsible for what the clerk does with it, whether he actually records it or not, and whether he properly indexes it or fails to do so” and “[t]he actual recording is the duty of the clerk, and the statute does not contemplate that a failure on the part of the clerk to perform his duty or an erroneous performance of it shall operate to defeat the grantee who has properly filed his deed.” See “Pindar’s Georgia Real Estate Law And Procedure With Forms”, (2020), Part IV, Chapter 19. Section K.

20.

United denies as-stated, the allegations contained in Paragraph 20 of the Complaint. By way of further answer, at the time of the execution of the UCB Deed the Debtor was solvent as shown by the Loan Application executed October 15, 2019 (“Loan Application”) which is incorporated herein and attached as Exhibit “B”.

COUNT I
AVOIDANCE OF THE TRANSFER PURSUANT
TO SECTION 547 OF THE BANKRUPTCY CODE

21.

United incorporates by reference its responses to Paragraphs 1-20 above as if fully set forth herein.

22.

United denies as-stated, the allegations contained in Paragraph 22 of the Complaint. By way of further response, the UCB Deed was a transfer of interest of Debtor in the Property.

23.

United denies as-stated, the allegations contained in Paragraph 23 of the Complaint. By way of further response, the UCB Deed was made for the benefit of the Defendant and the Debtor who received funds in the original amount of \$169,990.00.

24.

United denies as-stated, the allegations contained in Paragraph 24 of the Complaint. By way of further response, a note was executed by the Debtor for a debt owned in the amount of \$169,990.00 and the UCB Deed reflects the transfer of interest of Debtor in the Property.

25.

United denies as-stated, the allegations contained in Paragraph 22 of the Complaint. By way of further response, at the time of the execution of the UCB Deed the Debtor was solvent as shown on the Loan Application.

26.

United denies as-stated, the allegations contained in Paragraph 26 of the Complaint. By way of further response, the Petition was filed by the Debtor over 90 days after the Note and the UCB Deed were executed on October 15, 2019, and filed with the Clerk of Superior Court on October 28, 2019. *See* Affidavit.

27.

United denies as-stated, the allegations contained in Paragraph 27 of the Complaint.

28.

United denies the allegations contained in Paragraph 28 of the Complaint.

COUNT II
RECOVERY OF AVOIDED TRANSFER
PURSUANT TO SECTION 550 OF THE BANKRUPTCY CODE

29.

United incorporates by reference its responses to Paragraphs 1-28 above as if fully set forth herein.

30.

United denies as-stated, the allegations contained in Paragraph 30 of the Complaint. By way of further response, the Defendant is the owner of interest in the Property pursuant to the UCB Deed.

31.

United denies the allegations contained in Paragraph 31 of the Complaint. By way of further answer, United denies that the Plaintiff can avoid the transfer at issue in this case.

COUNT III
PRESERVATION OF THE AVOIDED TRANSFER
PURSUANT TO SECTION 551 OF THE BANKRUPTCY CODE

32.

United incorporates by reference its responses to Paragraphs 1-31 above as if fully set forth herein.

33.

United is denies as-stated, the allegations contained in Paragraph 33 of the Complaint.

34.

United is without information to confirm or deny the information contained in Paragraph 34 of the Complaint.

35.

United denies each and every allegation not specifically admitted herein.

WHEREFORE, having fully answered the Complaint, Defendant United Community Bank prays that this Court enter an order in favor of United, that its security deed is not vacated and is a valid secured debt of the Debtor, and that United have such other and further relief as is just and proper.

This 7th day of August, 2020.

Respectfully submitted,

THE GILROY FIRM

/s/ Monica K. Gilroy
MONICA K. GILROY
Georgia Bar No. 427520
MATTHEW F. TOTTEN
Georgia Bar 798589
Attorneys for United Community Bank
3780 Mansell Road, Suite 140
Alpharetta, Georgia 30022
(678) 280-1922
Monica.Gilroy@gilroyfirm.com
Matthew.totten@gilroyfirm.com

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S. GREGORY HAYS,)	Adversary Proceeding No. 20-06079-PMB
Chapter 7 Trustee For The Estate Of)	
Tracy Dennis,)	
)	
Plaintiff,)	
v.)	
)	
UNITED COMMUNITY BANK,)	
)	
Defendant.)	
)	

AFFIDAVIT OF MARIA REPOKIS

PERSONALLY APPEARED before me, the undersigned officer duly authorized to administer oaths in said State and County, comes the undersigned, who being duly sworn deposes and says as follows:

1. Affiant is of legal age and under no legal disability, and Affiant makes this affidavit based upon personal knowledge and authorizes its use for any and all purposes allowed by Georgia law.

2. I was the closing attorney, for Wessels and Gerber, P.C. ("the Firm") on or about October 15, 2019, for that certain Security Deed executed by Tracy Dennis in favor of United Community Bank ("UCB Deed") for that property known as 6885 Estepona Street, Atlanta, Fulton County, Georgia 30349 ("Closing").

3. As part of the Closing, the Firm calculated the recording fees, transfer taxes, and intangible taxes for the Warranty Deed and UCB Deed using the guidelines it uses for all closings. The Warranty Deed was one page and its recording fee was \$10.00. The Security Deed contained 15 pages and its recording fee was \$38.00. The property sold for \$169,990.00, so the transfer tax was calculated to be \$170.00. The loan was for \$169,990.00 so the intangible tax was calculated to be \$510.00.

4. As part of the Closing, the Firm cut checks on October 15, 2019 made payable to the Clerk of Superior Court of Fulton County, Georgia (“County”) as follows: Check 69847 in the amount of \$48.00 for recording fees, Check 69848 in the amount of \$170.00 for transfer tax and Check 69849 in the amount of \$510.00 for intangible tax (“Original Payment”). A copy of the Check Disbursement Statement showing the cut checks is attached to the Business Records Affidavit attached which is incorporated herein and attached hereto as Exhibit “A”.

5. On October 25, 2019, the Firm sent the Warranty Deed, the UCB Deed and Original Payment (“Closing Package”) to the County via Federal Express shipment. This action was memorialized in a logbook maintained by the Firm which lists documents sent to counties for recording (“the Log”). The Log is attached to the Business Records Affidavit.

6. The Warranty Deed and UCB Deed were filed with the County on October 28, 2019, as shown by the Federal Express invoice and Proof of Delivery attached to the Business Records Affidavit.

7. Despite the Firm sending the correct funds for recording the documents, the County rejected the Closing Package stating the recording fees were short \$2.00.

8. Based on extensive experience dealing with recording documents with Fulton County, at that time of year, it was not unusual for the County to receive original documents and

not review and record them for over a month. Additionally, it was not unusual for the County to take several weeks in returning documents to the Firm.

9. It is standard practice for the Firm to return rejected documents within one week of receiving them from a Clerk.

10. The Firm received the rejected Closing Package from the County at the end of December or beginning of January.

11. On January 10, the Firm issued Check 9746 in the amount of \$2.00 made payable to Clerk of Superior Court. The Closing Package and \$2.00 check were returned to the County as reflected on the Log dated January 10, 2020.

12. The Closing Package was delivered to the County on January 13, 2020, as shown by the Federal Express invoice and Proof of Delivery attached to the Business Records Affidavit.

13. The County once again rejected the Closing Package because the parcel number was listed on the original documents as 13-156-LL-356-2 and should have been 130156-LL-356-2.

14. On January 28, 2020, the Firm voided Check 9746 and reissued Check 9777 for \$2.00 and it is believed that the check had been damaged in the return shipment.

15. On January 28, 2020, the Firm mailed the corrected Closing Package and additional checks to the County as reflected on the Log dated January 28, 2020.

16. The corrected Closing Package was delivered to the County on January 29, 2020, as shown by the Federal Express invoice and Proof of Delivery attached to the Business Records Affidavit.

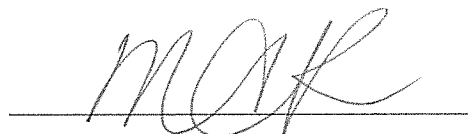
17. Once again, the County rejected the Closing Package because of penalties and interest for intangible tax for late filing, and returned the Closing Package to the Firm.

18. On February 3, 2020, the Firm issued Check 9783 in the amount of \$269.13 made payable to Clerk of Superior Court for additional intangible fees and penalties. The Closing Package and additional checks were returned to the County as reflected on the Log dated February 3, 2020.

19. The Closing Package was delivered to the County on February 4, 2020, as shown by the Federal Express invoice and Proof of Delivery attached to the Business Records Affidavit.

20. On February 12, 2020, the checks made payable to the County were endorsed as shown on the records attached to the Business Records Affidavit.

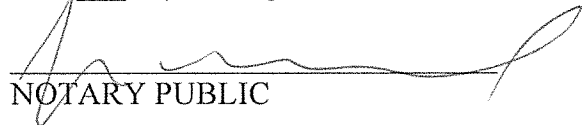
21. The Warranty Deed was recorded on February 5 2020, in Deed Book 61153 Page 314 and the UCB Deed was recorded on February 5, 2020, in Deed Book 61153, Page 315.



Maria Repokis, Attorney

Sworn to and subscribed before me

This 7 day of August, 2020.


NOTARY PUBLIC

My Commission Expires:

JESSICA MORELAND
NOTARY PUBLIC
Cherokee County, Georgia
My commission expires:
August 31 2023

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S. GREGORY HAYS,)	
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Tracy Dennis,)	
)	
Plaintiff,)	
v.)	
)	
UNITED COMMUNITY BANK,)	
)	
Defendant.)	
)	

BUSINESS RECORDS AFFIDAVIT

PERSONALLY APPEARED before me, the undersigned officer duly authorized to administer oaths in said State and County, comes the undersigned, who being duly sworn deposes and says as follows:

1. Affiant is of legal age and under no legal disability, and Affiant makes this affidavit based upon personal knowledge with the facts herein stated and authorizes its use for any and all purposes allowed by Georgia law.

2. I am an attorney with the firm of Wessels and Gerber, P.C., and am the custodian of the records of Wessels and Gerber, P.C.; in such capacity, I have authority to certify the attached records.

3. Wessels and Gerber, P.C. acted as the closing attorney on or about October 16,

2019, for that certain Security Deed executed by Tracy Dennis in favor United Community Bank for that property known as 6885 Estepona Street, Atlanta, GA 30349.

4. Wessels and Gerber, P.C. maintains records for its closing activities, including the Security Deed identified in ¶ 3.

5. Attached hereto are records from Wessels and Gerber, P.C. as follows:

- a. Landtech Receipt/Check Disbursement Statement from the Dennis Closing reflecting checks cut to the Superior Court on October 15, 2019 as follows:
Check 69847 in the amount of \$48.00, Check 69848 in the amount of \$170.00 and
Check 69849 in the amount of \$510.00;
- b. Written log from October 25, 2019 reflecting a Warranty Deed and Security Deed for the Dennis Closing sent to Fulton County Clerk of Superior Court;
- c. Federal Express Invoice reflecting package shipped on October 25, 2019, and delivered October 28, 2019 to Fulton County Clerk;
- d. Proof of Delivery from Federal Express showing the package was delivered on October 28, 2019;
- e. Check stub for Check 9746 dated January 10, 2020, made payable to Clerk of Superior Court in the amount of \$2.00;
- f. Written log from January 10, 2020, reflecting a Warranty Deed and Security Deed marked “Resend” for the Dennis Closing sent to Fulton County Clerk of Superior Court;
- g. Proof of Delivery from Federal Express showing the package was delivered to Fulton County Clerk on January 13, 2020;

- h. Written log from January 28, 2020, reflecting a Warranty Deed and Security Deed marked "Resend" for the Dennis Closing sent to Fulton County Clerk of Superior Court;
 - i. Check Stub for Check 9777 in the amount of \$2.00 indicating that it was to replace voided Check 9746;
 - j. Check 9777 in the amount of \$2.00 made payable to the Clerk of Superior Court (which shows that it posted on February 12, 2020);
 - k. Federal Express Invoice reflecting package shipped on January 28, 2020, and delivered January 29, 2020 to Fulton County Clerk;
 - l. Proof of Delivery from Federal Express showing the package was delivered on January 29, 2020;
 - m. Check 9783 dated February 3, 2020, in the amount of \$269.13 made payable to Clerk of Superior Court (which shows that it posted February 12, 2020);
 - n. Written log from February 3, 2020, reflecting a Warranty Deed and Security Deed for the Dennis Closing sent to Fulton County Clerk of Superior Court;
 - o. Federal Express Invoice reflecting package shipped on February 3, 2020, and delivered February 4, 2020 to Fulton County Clerk;
 - p. Proof of Delivery from Federal Express showing the package was delivered on February 4, 2020;
 - q. SunTrust Bank Account Statement dated February 29, 2020, showing Checks 69847, 69848 and 69849 clearing on February 12, 2020;
6. The aforementioned documents, as attached, are true copies of the original documents kept by Wessels and Gerber, P.C. in the regular course of its business activity and

were prepared as a regular practice and custom.

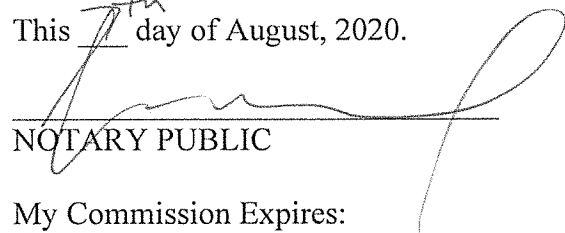
7. It is the regular practice of Wessels and Gerber, P.C. for an employee or representative with knowledge of the act or event recorded to make the record or to transmit information thereof to be included in such record; and the records were made at or near the time of the act memorialized therein, or reasonably soon thereafter, by a person or persons with knowledge of and a business duty to record or transmit those matters.



Maria Repokis, Attorney

Sworn to and subscribed before me

This 7th day of August, 2020.



NOTARY PUBLIC

My Commission Expires:

JESSICA MORELAND
NOTARY PUBLIC
Cherokee County, Georgia
My commission expires:
August 31 2023

LANDTECH RECEIPT/CHECK DISBURSEMENT STATEMENT

BANK: WG-SunTrust -- [REDACTED] -- Sandy Springs ATL

Page Number: 1

Date: 08/04/2020

Time: 04:13 PM

File Number: P19S-991

Seller(s): WJH LLC

Buyer(s): Tracy Dennis

Property Location: 6885 Estepona St, Atlanta, GA 30349
Lot 152/Heritage Park, LL 156/Fulton

RECEIPT #	DATE	TYPE	NAME	AMOUNT
	10/15/19	WC	Tracy Dennis	6,268.05
	10/15/19	WC	United Community Bank	167,015.95
	10/15/19	RC	Tracy Dennis	1,163.77
				=====
TOTAL DEPOSITS				174,447.77

CHECK #	DATE	TYPE	NAME	AMOUNT
	10/15/19	WL	WJH LLC	164,875.45
69841	10/15/19	CL	Virtual Properties Realty	3,033.36
69843	10/15/19	CL	Wessels & Gerber, P.C.	80.00
69844	10/15/19	CL	American Strategic Ins Co	597.00
69845	10/15/19	CL	Heritage Park Community Association	604.62
69846	10/15/19	CL	Wessels & Gerber, P.C.	255.00
69847	10/15/19	CL	Clerk, Superior Court	48.00
69848	10/15/19	CL	Clerk, Superior Court	170.00
69849	10/15/19	CL	Clerk, Superior Court	510.00
69850	10/15/19	CL	Wessels & Gerber, P.C.	1,205.00
69851	10/15/19	CL	Veronica Has The Key LLC	2,066.34
	10/15/19	WL	Parkway Title	1,003.00
				=====
TOTAL DISBURSEMENT				174,447.77

*pull cleared checks
cleared in
Feb.*

DIFFERENCE 0.00

CHK/RCP #	DATE	TYPE	NAME	AMOUNT
69842	10/15/19	VX	Parkway Title/First American	1,003.00

Bibb

PIAS-992/Hollingshead & Whipple

WD/SD ✓
Date 10/25/19

Fulton

PIAS-991/Dennis

WD/SD ✓

Foster Group/Nowels

WD ✓

IAS-170/Irene Assisted Care

WD/QCD ✓

PIAS-655/Childs

WD/SD ✓

CNS03/WJH, LLC

WD ✓

IAS-184/Dat Ba Phan

WD ✓

Glynn

PIAS-959/Fraser

WD/SD ✓

Gwinnett

IAS-181/Hernandez

WD/SD ✓

Barrow

PIAS-943/Ledbetter

WD/SD

Bibb

LCED9/WJH, LLC

WD ✓

PIAS-997/Weaver

WD/SD ✓

Clayton

PIAS1014/Progress Att

WD ✓

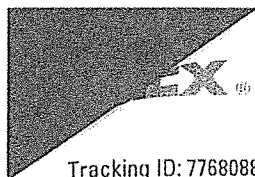
Dekalb

IAS-180/Burnette

WD/SD ✓

PIAS-844/Shari

WD ✓



Invoice Number	Invoice Date	Account Number	Page
6-842-95434	Nov 19, 2019	1143-8549-2	17 of 40

Tracking ID: 776808858585 continued

Delivered	Oct 25, 2019 09:20	Transportation Charge	64.70
Svc Area	AA	Earned Discount	-32.35
Signed by	N.NICOLE	Fuel Surcharge	2.43
FedEx Use	000000000/1393/_	Total Charge	USD \$34.78

Ship Date: Oct 25, 2019 Cust. Ref.: NO REFERENCE INFORMATION Ref.#2:
Payor: Shipper Ref.#3:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 49470.37
- Fuel Surcharge - FedEx has applied a fuel surcharge of 7.50% to this shipment.
- Distance Based Pricing, Zone 3
- Package sent from: 30328 zip code

Automation	INET	Sender	Recipient
Tracking ID	776700641812	Jess Moreland	Liberty County Clerk of Courts
Service Type	FedEx Express Saver	Wessels & Gerber, PC	201 S. Main St. #1200
Package Type	FedEx Envelope	5491 Roswell RD	HINESVILLE GA 31313 US
Zone	03	ATLANTA GA 30342 US	
Packages	1		
Rated Weight	N/A		
Delivered	Oct 29, 2019 10:26	Transportation Charge	16.24
Svc Area	A5	Earned Discount	-7.63
Signed by	C.HARDING	Fuel Surcharge	0.65
FedEx Use	000000000/830/_	Total Charge	USD \$9.26

Ship Date: Oct 25, 2019 Cust. Ref.: NO REFERENCE INFORMATION Ref.#2:
Payor: Shipper Ref.#3:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 49470.37
- Fuel Surcharge - FedEx has applied a fuel surcharge of 7.50% to this shipment.
- Distance Based Pricing, Zone 2
- Package sent from: 30328 zip code

Automation	INET	Sender	Recipient
Tracking ID	776700984077	Jess Moreland	Fulton county Court
Service Type	FedEx 2Day	Wessels & Gerber, PC	Fulton county Court
Package Type	FedEx Envelope	5491 Roswell RD	136 Pryor St S.W.
Zone	02	ATLANTA GA 30342 US	ATLANTA GA 30303 US
Packages	1		
Rated Weight	N/A		
Delivered	Oct 28, 2019 08:02	Transportation Charge	18.22
Svc Area	A1	Earned Discount	-8.56
Signed by	M.WILLIAMS	Fuel Surcharge	0.72
FedEx Use	000000000/1108/_	Total Charge	USD \$10.38

Ship Date: Oct 25, 2019 Cust. Ref.: DAVID Ref.#2:
Payor: Shipper Ref.#3:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 49470.37
- Fuel Surcharge - FedEx has applied a fuel surcharge of 7.50% to this shipment.
- Distance Based Pricing, Zone 7
- FedEx has audited this shipment for correct packages, weight, and service. Any changes made are reflected in the invoice amount.
- The package weight exceeds the maximum for the packaging type, therefore, FedEx Envelope was rated as FedEx Pak.

Automation	INET	Sender	Recipient
Tracking ID	776816325213	TERRI WHITE	CO INSPIRE HOME LOANS
Service Type	FedEx Standard Overnight	Gerber & Gerber, PC	FIRST AMERICAN MORTGAGE SOLUTI
Package Type	FedEx Pak	5491 Roswell RD	1795 INTERNATIONAL WAY
Zone	07	ATLANTA GA 30342 US	IDAHO FALLS ID 83402 US
Packages	1		
Rated Weight	2.0 lbs, 0.9 kgs		
Delivered	Oct 28, 2019 08:58	Transportation Charge	71.32
Svc Area	AA	Earned Discount	-35.66
Signed by	N.NICOLE	Fuel Surcharge	2.67
FedEx Use	000000000/1393/_	Total Charge	USD \$38.33


8/4/2020

Track your package or shipment with FedEx Tracking

IMPORTANT!

We are continuing to respond to the impact of COVID-19 around the world. [See our latest updates](#). For COVID-19-related recipient closures, you can [redirect packages](#), [Ask FedEx](#), or contact the shipper.



776700984077 



Delivered
Monday 10/28/2019 at 8:02 am



DELIVERED

Signed for by: M.WILLIAMS

GET STATUS UPDATES

OBTAIN PROOF OF DELIVERY

FROM
ATLANTA, GA US


TO
ATLANTA, GA US

Shipment Facts

TRACKING NUMBER
776700984077

SERVICE
FedEx 2Day

SPECIAL HANDLING SECTION
Deliver Weekday

SHIP DATE

Fri 10/25/2019

ACTUAL DELIVERY
Mon 10/28/2019 8:02 am

Travel History

Local Scan Time 

Monday, 10/28/2019

8:02 am

ATLANTA, GA

Delivered

★

BALANCE FORWARD		09746	
DATE	4/10/20	DEPOSITS	
TO	COC		
FOR	8195.99	SUB-TOTAL	
		THIS CHECK	
		OTHER TRANSACTION + OR -	
<input type="checkbox"/> TAX DEDUCTIBLE		BANK BALANCE	

www.checksforless.com 800-245-5775

BALANCE FORWARD		09747	
DATE	4/10/20	DEPOSITS	
TO			
FOR		SUB-TOTAL	
		THIS CHECK	
		OTHER TRANSACTION + OR -	
<input type="checkbox"/> TAX DEDUCTIBLE		BANK BALANCE	

Order # 2072059-1

BALANCE FORWARD		09748	
DATE	4/10/20	DEPOSITS	
TO			
FOR		SUB-TOTAL	
		THIS	

Date 1/10/20

Douglas

LPT21 | WJH, LLC

WD

Muscogee

PI951083 | Jimenez

WD | SD ✓

PI951176 | McDonald

WD | SD ✓

Spalding

PI951140 | Esquivel (RESEND)

WD | SD ✓

WWK01 | WJH, LLC

WD ✓

Fulton

PI95-991 | Dennis (RESEND)

WD | SD

PI95-679 | Bibbs (RESEND)

WD | SD

195-154 | Madison (RESEND)

WD | SD

Cancellation | Spring Financial | Signature Bank

PWR01 | WJH, LLC

QCD

S.F.R.E.I., LLC

WD

Coweta

195-199 | Status 1 Home Healthcare, LLC

WD ✓

Richmond

PI951169 | Sanders (RESEND)

WD

PI951162 | Craig (RESEND)

WD | SD ✓

Chatham

PI951178 | Pryor

WD | SD ✓


8/5/2020

Track your package or shipment with FedEx Tracking

IMPORTANT!

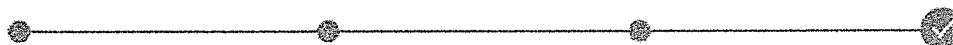
We are continuing to respond to the impact of COVID-19 around the world. [See our latest updates.](#) For COVID-19-related recipient closures, you can [redirect packages](#), [Ask FedEx](#), or contact the shipper.



777311067977 



Delivered
Monday 1/13/2020 at 8:11 am



DELIVERED

Signed for by: M.WILLIAMS

GET STATUS UPDATES

OBTAIN PROOF OF DELIVERY

FROM
ATLANTA, GA US


TO
ATLANTA, GA US

Shipment Facts

TRACKING NUMBER
777311067977


SERVICE
FedEx 2Day

SPECIAL HANDLING SECTION
Deliver Weekday

SHIP DATE

Fri 1/10/2020

ACTUAL DELIVERY
Mon 1/13/2020 8:11 am

Travel History

Local Scan Time 

Monday, 1/13/2020

8:11 am

ATLANTA, GA

Delivered

Cobb

Fleming/20S-002

WD/AFF/SD ✓

Date

Paulding

Peno/ Re-recording SD ✓

1/28/20

Fulton

19S-154 | Madison

RESEND

WD/SD

19S-206 | Jeffl, LLC

WD

★

PI9S-991 | T. Dennis

RESEND

WD/SD/

19S-188 | S.F.R.E.I., LLC

WD ✓

OLM18 | WJH, LLC

RESEND

WD

P20S-046 | Helms

WD/SD ✓

1/31/20

Douglas

P20S-080 | Progress Atlanta

WD

19L-0994 | Moore | Madison

WD/SD

Barrow

PI9S-943 | Ledbetter

RESEND

WD/SD

2/3/20

DeKalb

PI9S1179 | Bouskila

WD/SD ✓

PI9S1185 | Bouskila

WD/SD ✓

P20S-025 | Bouskila

WD/SD ✓

Floyd

P20S-075 | Nevarez

WD/SD ✓

Page

BALANCE FORWARD		09776	
DATE	1/28/2020	DEPOSITS	
TO			
FOR		SUB-TOTAL	
		THIS CHECK	
		OTHER TRANSACTION + OR -	
<input type="checkbox"/> TAX DEDUCTIBLE F		BANK BALANCE	

www.checksforless.com 800-245-5775

BALANCE FORWARD		09777	
DATE	1/28/2020	DEPOSITS	
TO	COC		
FOR	2195-991	SUB-TOTAL	
		THIS CHECK	2 00
		OTHER TRANSACTION + OR -	
<input type="checkbox"/> TAX DEDUCTIBLE F		BANK BALANCE	

Order # 2072958-1

BALANCE FORWARD		09778	
DATE	2/3/2020	DEPOSITS	
TO			
FC		SUB-TOTAL	
		THIS CHECK	
		OTHER TRANSACTION + OR -	
<input type="checkbox"/> TAX DEDUCTIBLE F		BANK BALANCE	

MCDX
BS-MCD-MS (9/29/05)

Date	Sequence	Aux OnUs	P/C	Amount	Post Date	Post Account
01/16/2020						

THIS PAGE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER AND ORIGINAL DOCUMENT SECURITY SCREEN ON BACK WITH PADLOCK SECURITY ICON.

GERBER & GERBER PC
MISC. ACCOUNT
5491-A ROSWELL RD, 2ND FLOOR
ATLANTA, GA 30342

09741
DATE 1/10/2020

PAY TO THE ORDER OF CLERK OF SUPERIOR COURT \$15.00

SUNTRUST
ACH RT 001000104

MEMO 195-199

STATUS 1

MAJ
AUTHORIZED SIGNATURE

DOLLARS
Fifteen and 00/100

FOR DEPOSIT ONLY
CONETA COUNTY
CINDY B. ISOM
CLERK OF SUPERIOR COURT

24602160.10072019.CP286581.3.061.100606 ON 1/14/2020
FOR DEED DOCH-2020-000790 RKA-4978 PGH-029-029

ENDORSE HERE

DO NOT WRITE, SIGN OR SIGNATURE THIS LINE
20-0083775, TRNO 20-0028377
REF ID: A1007210-172
Amount \$2.00

Sequence	Aux OnUs	P/C	Amount	Post Date	Post Account
75025684		9777	\$2.00	02/12/2020	

THIS PAGE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER AND ORIGINAL DOCUMENT SECURITY SCREEN ON BACK WITH PADLOCK SECURITY ICON.

GERBER & GERBER PC
MISC. ACCOUNT
5491-A ROSWELL RD, 2ND FLOOR
ATLANTA, GA 30342

09777
DATE 1/10/2020

PAY TO THE ORDER OF CLERK OF SUPERIOR COURT \$2.00

SUNTRUST
ACH RT 001000104

MEMO 195-201

MAJ
AUTHORIZED SIGNATURE

DOLLARS
Two and 00/100

FOR DEPOSIT ONLY
CLERK OF SUPERIOR COURT
RECORDING FEES

DO NOT WRITE, SIGN OR SIGNATURE THIS LINE
20-0083775, TRNO 20-0028377
REF ID: A1007210-172
Amount \$2.00

PAY TO THE ORDER OF
CLERK OF SUPERIOR COURT
RECORDING FEES

Invoice Number	Invoice Date	Account Number	Page
6-931-72833	Feb 19, 2020	1143-8549-2	17 of 36

Ship Date: Jan 28, 2020

Payor: Shipper

Cust. Ref.: recordings

Ref.#3:

Ref.#2:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 52515.87
- Fuel Surcharge - FedEx has applied a fuel surcharge of 7.00% to this shipment.
- Distance Based Pricing, Zone 2

Automation INET
Tracking ID 777624494020
Service Type FedEx 2Day
Package Type FedEx Envelope
Zone 02
Packages 1
Rated Weight N/A
Delivered Jan 29, 2020 08:40
Svc Area A1
Signed by M.LINARD
FedEx Use 000000000/1108/_

Sender
Jess Moreland
Gerber & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
Deed Recordings
Clerk Of Court, Fulton County
136 Pryor Street
ATLANTA GA 30303 US

Transportation Charge	19.11
Earned Discount	-8.98
Fuel Surcharge	0.71
Total Charge	USD \$10.84

Ship Date: Jan 28, 2020

Payor: Shipper

Cust. Ref.: WHITEHEAD

Ref.#3:

Ref.#2:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 52515.87
- Fuel Surcharge - FedEx has applied a fuel surcharge of 7.00% to this shipment.
- Distance Based Pricing, Zone 7

Automation INET
Tracking ID 777626606891
Service Type FedEx Express Saver
Package Type FedEx Envelope
Zone 07
Packages 1
Rated Weight N/A
Delivered Jan 30, 2020 09:33
Svc Area AA
Signed by N.NICOLE
FedEx Use 000000000/834/_

Sender
Jess Moreland
Wessels & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
CO INSPIRE HOME LOANS
FIRST AMERICAN MORTGAGE SOLUTI
1795 INTERNATIONAL WAY
IDAHO FALLS ID 83402 US

Transportation Charge	23.34
Earned Discount	-10.97
Fuel Surcharge	0.87
Total Charge	USD \$13.24

Ship Date: Jan 29, 2020

Payor: Shipper

Cust. Ref.: Wright/ P19S-929/ Closin

Ref.#3:

Ref.#2:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 52515.87
- Fuel Surcharge - FedEx has applied a fuel surcharge of 7.00% to this shipment.
- Distance Based Pricing, Zone 7
- FedEx has audited this shipment for correct packages, weight, and service. Any changes made are reflected in the invoice amount.
- The package weight exceeds the maximum for the packaging type, therefore, FedEx Envelope was rated as FedEx Pak.

Automation INET
Tracking ID 777627082838
Service Type FedEx Standard Overnight
Package Type FedEx Pak
Zone 07
Packages 1
Rated Weight 2.0 lbs, 0.9 kgs
Delivered Jan 30, 2020 09:33
Svc Area AA
Signed by N.NICOLE
FedEx Use 000000000/1393/_

Sender
Jess Moreland
Wessels & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
CO INSPIRE HOME LOANS
FIRST AMERICAN MORTGAGE SOLUTI
1795 INTERNATIONAL WAY
IDAHO FALLS ID 83402 US

Transportation Charge	76.24
Earned Discount	-38.12
Fuel Surcharge	2.67
Total Charge	USD \$40.79

Ship Date: Jan 29, 2020

Payor: Shipper

Cust. Ref.: Duby/ P20S-034

Ref.#3:

Ref.#2:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 52515.87
- Fuel Surcharge - FedEx has applied a fuel surcharge of 7.00% to this shipment.
- Distance Based Pricing (HI Rural to U.S.) Zone 16
- Package sent from: 96740 zip code
- FedEx has audited this shipment for correct packages, weight, and service. Any changes made are reflected in the invoice amount.
- The package weight exceeds the maximum for the packaging type, therefore, FedEx Envelope was rated as FedEx Pak.

Automation INET
Tracking ID 777627509861
Service Type FedEx Standard Overnight
Package Type FedEx Pak
Zone 16
Packages 1
Rated Weight 2.0 lbs, 0.9 kgs

Sender
Jess Moreland
Wessels & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
Andrea Fischer
Gerber & Gerber, P.C.
5491 Roswell Road
ATLANTA GA 30342 US

Continued on next page


8/5/2020

Track your package or shipment with FedEx Tracking

IMPORTANT!

We are continuing to respond to the impact of COVID-19 around the world. [See our latest updates](#). For COVID-19-related recipient closures, you can [redirect packages](#), [Ask FedEx](#), or contact the shipper.



777624494020 



Delivered
Wednesday 1/29/2020 at 8:40 am



DELIVERED

Signed for by: M.LINARD

GET STATUS UPDATES

OBTAIN PROOF OF DELIVERY

FROM
ATLANTA, GA US

TO
ATLANTA, GA US


Shipment Facts

TRACKING NUMBER
777624494020

SERVICE
FedEx 2Day

SHIPPER REFERENCE
recordings

SPECIAL HANDLING SECTION
Deliver Weekday

SHIP DATE

Tue 1/28/2020

ACTUAL DELIVERY
Wed 1/29/2020 8:40 am

Travel History

Local Scan Time



Wednesday, 1/29/2020

8:40 am

ATLANTA, GA

Delivered

Date	Sequence	Aux OnUs	P/C	Amount	Post Date	Post Account
02/12/2020	75025697		9783	\$269.13	02/12/2020	

THE BACK OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER AND ORIGINAL DOCUMENT SECURITY EMBLEM ON BACK WITH PAT. LOCK & SECURITY CODE.

GERBER & GERBER PC
MISC. ACCOUNT
5491-A ROSWELL RD, 2ND FLOOR
ATLANTA, GA 30342

54-10810 09783
DATE 2/3/2020

PAY TO THE ORDER OF CLERK OF SUPERIOR COURT \$269.13
Two hundred sixty-nine and 13/100 DOLLARS

SUNTRUST
ACH RT 081000104

MEMO PMS-AA1

AUTHORIZED SIGNATURE

ENDORSE HERE

PAY TO THE ORDER OF
FOR DEPOSIT ONLY
CLERK OF SUPERIOR COURT
DO NOT WRITE, SIGNATURE, INITIALS, OR DATE
20-0028375 THRU 20-0028377
CHECK # 20200210-142
AMOUNT \$269.13

FEDERAL RESERVE BOARD OF GOVERNORS REG. CO.

Bibb

P205-040 / Pemberton

WD/SD ✓

PI9S1019 / Young
Liberty

WD/SD ✓

Date 2/3/20

PI9S1473 / Carmichael

WD/SD ✓

Newton

WCE24 / Austin Commons

SD

Richmond

WJH, LLC

Aff.

Chatham

Harris / ~~QCD~~ PI9S1133

WD/SD ✓

Fulton

WJH / Bethesda Pointe

2nd SD

PI9S1042 / Sili

WD/SD

Henry

FW9 Tapestry LLC

Corr. QCD ✓

Fulton

Yair Fox / S.F.R.E.I 12 Carlton Pointe

WD

PI9S-991 / Dennis

WD/SD

Houston

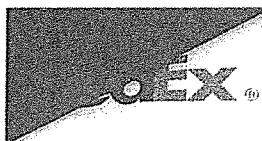
PI9S1069 / Perez

WD/SD ✓

Muscogee

P205-095 / Bankston

WD/SD ✓



Invoice Number	Invoice Date	Account Number	Page
6-931-72833	Feb 19, 2020	1143-8549-2	25 of 36

Ship Date: Feb 03, 2020

Payor: Shipper

Cust. Ref.: NO REFERENCE INFORMATION

Ref.#2:

Ref.#3:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 54672.21
- Fuel Surcharge - FedEx has applied a fuel surcharge of 6.75% to this shipment.
- Distance Based Pricing, Zone 2

Automation INET
Tracking ID 777670793591
Service Type FedEx 2Day
Package Type FedEx Envelope
Zone 02
Packages 1
Rated Weight N/A
Delivered Feb 04, 2020 08:19
Svc Area A1
Signed by M.WILLIAMS
FedEx Use 000000000/1108/_

Sender
Jess Moreland
Wessels & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
Fulton county Court
Fulton county Court
136 Pryor St S.W.
ATLANTA GA 30303 US



Transportation Charge	19.11
Earned Discount	-8.98
Fuel Surcharge	0.68
Total Charge	USD \$10.81

Ship Date: Feb 03, 2020

Payor: Shipper

Cust. Ref.: NO REFERENCE INFORMATION

Ref.#2:

Ref.#3:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 54672.21
- Fuel Surcharge - FedEx has applied a fuel surcharge of 6.75% to this shipment.
- Distance Based Pricing, Zone 2

Automation INET
Tracking ID 777670811583
Service Type FedEx 2Day
Package Type FedEx Envelope
Zone 02
Packages 1
Rated Weight N/A
Delivered Feb 04, 2020 11:04
Svc Area A3
Signed by N.BROWN
FedEx Use 000000000/1108/_

Sender
Jess Moreland
Wessels & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
Henry County Court
Henry County Court
One Courthouse Square
MC DONOUGH GA 30253 US

Transportation Charge	19.11
Earned Discount	-8.98
Fuel Surcharge	0.68
Total Charge	USD \$10.81

Ship Date: Feb 03, 2020

Payor: Shipper

Cust. Ref.: Bailey/ P20S-065/ Docs

Ref.#2:

Ref.#3:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 54672.21
- Fuel Surcharge - FedEx has applied a fuel surcharge of 6.75% to this shipment.
- Distance Based Pricing, Zone 7
- FedEx has audited this shipment for correct packages, weight, and service. Any changes made are reflected in the invoice amount.
- The package weight exceeds the maximum for the packaging type, therefore, FedEx Envelope was rated as FedEx Pak.

Automation INET
Tracking ID 777670945404
Service Type FedEx Standard Overnight
Package Type FedEx Pak
Zone 07
Packages 1
Rated Weight 2.0 lbs, 0.9 kgs
Delivered Feb 04, 2020 10:05
Svc Area AA
Signed by N.HUGHES
FedEx Use 000000000/1393/_

Sender
Jess Moreland
Wessels & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
CO INSPIRE HOME LOANS
FIRST AMERICAN MORTGAGE SOLUTI
1795 INTERNATIONAL WAY
IDAHO FALLS ID 83402 US

Transportation Charge	76.24
Earned Discount	-38.12
Fuel Surcharge	2.57
Total Charge	USD \$40.69

Ship Date: Feb 03, 2020

Payor: Shipper

Cust. Ref.: 15-073 Deed

Ref.#2:

Ref.#3:

- The Earned Discount for this ship date has been calculated based on a revenue threshold of \$ 54672.21
- Fuel Surcharge - FedEx has applied a fuel surcharge of 6.75% to this shipment.
- Distance Based Pricing, Zone 2

Automation INET
Tracking ID 777671187688
Service Type FedEx 2Day
Package Type FedEx Envelope
Zone 02
Packages 1
Rated Weight N/A
Delivered Feb 04, 2020 09:34
Svc Area A1
Signed by K.COPEMAN
FedEx Use 000000000/1108/_

Sender
Jess Moreland
Wessels & Gerber, PC
5491 Roswell RD
ATLANTA GA 30342 US

Recipient
Clerk of Superior Court
Clayton County Courthouse
9151 Tara Boulevard
JONESBORO GA 30236 US

Transportation Charge	19.11
Earned Discount	-8.98
Fuel Surcharge	0.68
Total Charge	USD \$10.81


8/5/2020

Track your package or shipment with FedEx Tracking

IMPORTANT!

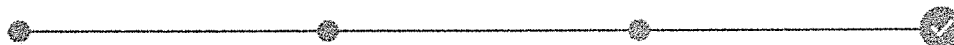
We are continuing to respond to the impact of COVID-19 around the world. [See our latest updates.](#) For COVID-19-related recipient closures, you can [redirect packages](#), [Ask FedEx](#), or contact the shipper.



777670793591 



Delivered
Tuesday 2/04/2020 at 8:19 am



DELIVERED

Signed for by: M.WILLIAMS

GET STATUS UPDATES

OBTAIN PROOF OF DELIVERY

FROM
ATLANTA, GA US


TO
ATLANTA, GA US

Shipment Facts

TRACKING NUMBER
777670793591


SERVICE
FedEx 2Day

SPECIAL HANDLING SECTION
Deliver Weekday

SHIP DATE

Mon 2/03/2020

ACTUAL DELIVERY
Tue 2/04/2020 8:19 am

Travel History

Local Scan Time 

Tuesday, 2/04/2020

8:19 am

ATLANTA, GA

Delivered

SUNTRUST BANK
PO BOX 305183
NASHVILLE TN 37230-5183

Page 3 of 8
01/E00/0175/0/11



Account Statement

Deposits/ Credits	Date	Amount	Serial #	Description	Date	Amount	Serial #	Description
	02/24	75,000.00		INCOMING FEDWIRE CR TRN #007487				
	02/24	98,789.38		INCOMING FEDWIRE CR TRN #009717				
	02/25	134,175.43		INCOMING FEDWIRE CR TRN #003509				
	02/25	293,847.29		INCOMING FEDWIRE CR TRN #003516				
	02/25	151,830.04		INCOMING FEDWIRE CR TRN #005551				
	02/25	90.00		INCOMING FEDWIRE CR TRN #008821				
	02/25	500.00		INCOMING FEDWIRE CR TRN #010452				
	02/25	44,330.17		INCOMING FEDWIRE CR TRN #015657				
	02/26	14.19		INCOMING FEDWIRE CR TRN #010452				
	02/26	223,866.00		INCOMING FEDWIRE CR TRN #014822				
	02/27	4,990.00		INCOMING FEDWIRE CR TRN #003961				
	02/27	130,713.32		INCOMING FEDWIRE CR TRN #003962				
	02/27	162,472.63		INCOMING FEDWIRE CR TRN #003964				
	02/27	188,482.70		INCOMING FEDWIRE CR TRN #003960				
	02/27	6,518.00		INCOMING FEDWIRE CR TRN #012504				
	02/27	817,026.11		INCOMING FEDWIRE CR TRN #017869				
	02/27	10,000.00		INCOMING FEDWIRE CR TRN #018144				
	02/28	136,962.55		INCOMING FEDWIRE CR TRN #005958				
	02/28	161,729.53		INCOMING FEDWIRE CR TRN #005961				
	02/28	161,819.77		INCOMING FEDWIRE CR TRN #005960				
	02/28	146,832.71		INCOMING FEDWIRE CR TRN #014544				
	02/28	285.77		INCOMING FEDWIRE CR TRN #010751				
	02/28	111,201.21		INCOMING FEDWIRE CR TRN #015921				
	02/28	177,792.24		INCOMING FEDWIRE CR TRN #020173				
	02/28	28.38		INCOMING FEDWIRE CR TRN #022658				
	02/28	2,700.00		INCOMING FEDWIRE CR TRN #024495				
	02/28	111,201.21		INCOMING FEDWIRE CR TRN #025034				
	02/28	426.46		INTEREST PAID THIS STATEMENT THRU 02/29				

Deposits/Credits: 124

Total Items Deposited: 8

Checks	Check Number	Amount	Date Paid	Check Number	Amount	Date Paid	Check Number	Amount	Date Paid
	68277	126.58	02/27	*72091	175.00	02/10	*72199	52.70	02/27
	*69200	14.00	02/03	*72098	1,205.00	02/07	72200	1,205.00	02/07
	69201	56.00	02/03	*72113	3,839.70	02/05	72201	4,214.70	02/03
	*69847	48.00	02/12	*72120	190.65	02/03	72202	685.00	02/07
	69848	170.00	02/12	*72126	10.00	02/06	72203	289.07	02/10
	69849	510.00	02/12	*72139	1,953.30	02/07	72204	25.00	02/07
	*71278	49.52	02/24	72140	774.50	02/04	*72206	402.35	02/07
	*71481	107.50	02/03	*72142	500.00	02/06	72207	4,709.70	02/06
	71482	10.00	02/03	72143	469.95	02/06	*72209	1,205.00	02/07
	*71504	1,700.00	02/05	72144	50.00	02/03	72210	225.00	02/20
	*71560	48.00	02/07	72145	498.00	02/03	72211	966.00	02/11
	71561	155.00	02/07	72146	176.00	02/03	*72213	50.00	02/07
	71562	40.00	02/07	72147	125.00	02/11	72214	477.00	02/07
	71563	10.00	02/12	*72151	500.00	02/03	72215	157.00	02/07
	*71806	185.00	02/10	*72162	185.00	02/21	*72218	565.57	02/05
	*71849	200.00	02/24	72163	625.38	02/03	72219	25.00	02/12
	*71918	100.00	02/10	72164	525.33	02/18	72220	167.50	02/12
	*71970	521.00	02/06	72165	25.00	02/18	72221	1,405.15	02/07
	*71994	699.00	02/03	*72172	495.00	02/03	*72225	633.00	02/11
	71995	245.00	02/03	*72178	1,205.00	02/28	72226	500.00	02/12
	71996	50.00	02/03	72179	540.00	02/14	*72228	210.16	02/12
	*72010	4,769.70	02/06	*72181	50.00	02/24	72229	50.00	02/25
	*72014	25.00	02/27	72182	507.00	02/24	72230	173.00	02/25
	72015	159.00	02/27	72183	174.00	02/24	72231	510.00	02/25
	*72058	707.58	02/25	*72187	532.00	02/12	72232	986.42	02/04
	72059	250.00	02/11	72188	50.00	02/24	72233	1,205.00	02/07
	72060	50.00	02/03	72189	167.00	02/24	*72235	1,205.00	02/28
	72061	163.00	02/03	72190	492.00	02/24	72236	527.00	02/14
	72062	475.50	02/03	72191	1,204.59	02/07	*72238	276.23	02/27
	*72072	300.00	02/05	*72193	2,819.70	02/05	72239	39.91	02/20
	*72074	190.65	02/03	*72195	506.70	02/13	72240	82.72	02/18

32975

Member FDIC

Continued on next page

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> VA <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Other (explain):	Agency Case Number
Amount	Interest Rate	No. of Months	Amortization Type
\$ 169,990.00	5.000 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
Lender Case Number			
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP)			No. of Units
6885 Estepona St, Atlanta, GA 30349 County: Coweta			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			2019
Purpose of Loan		Property will be:	
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Residence	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
	\$	\$	\$
(b) Cost of Improvements			
\$			
Total (a + b)			
\$			
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
	\$	\$	
Describe Improvements		<input type="checkbox"/> made <input type="checkbox"/> to be made	
		Cost: \$	
Title will be held in what Name(s)		Manner in which Title will be held	
Tracy Dennis		Single woman	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		Estate will be held in:	
Checking/Savings-Retirement account		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
III. BORROWER INFORMATION			
Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Tracy Dennis			
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
	706-429-5397		16
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	
	no. 0 ages		
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 1Y 1M No.Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent No.Yrs.	
3706 Lake Enclave Way Atlanta, GA 30349			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
3706 Lake Enclave Way Atlanta, GA 30349			
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 4Y 0M No.Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent No.Yrs.	
4183 Fortune Point College Park, GA 30349			
IV. EMPLOYMENT INFORMATION			
Borrower		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <input type="checkbox"/> Self Employed	
Ace American Insurance Co 11575 Great Oaks Way Alpharetta, GA 30022			
Yrs. on this job		Yrs. on this job	
7 Y 2 M			
Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession	
23			
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Senior Special Investigat	678-795-4000		
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <input type="checkbox"/> Self Employed	
Dates (from-to)		Dates (from-to)	
Monthly Income		Monthly Income	
\$		\$	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <input type="checkbox"/> Self Employed	
Dates (from-to)		Dates (from-to)	
Monthly Income		Monthly Income	
\$		\$	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)



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LOAN #:

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 7,669.57		\$ 7,669.57	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 912.54
Bonuses	1,216.67		1,216.67	Other Financing (P&I)		
Commissions				Hazard Insurance		49.75
Dividends/Interest				Real Estate Taxes		158.18
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		107.28
Total	\$ 8,886.24	\$	\$ 8,886.24	Total	\$	\$ 1,227.75

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS		Cash or Market Value		LIABILITIES		Monthly Pmt. & Mos. Left to Pay	Unpaid Balance
Description				Name and address of Company (B1)		\$ Pmt./Mos.	\$
Cash Deposit toward purchase held by:		\$		DEPT OF EDUCATION/NELN 121 S 13TH ST, LINCOLN, NE 68508		234.00 / 98	20,380.00
List checking and savings accounts below				Acct. no. 900000546667087			
Name and address of Bank, S&L, or Credit Union				Name and address of Company (B1)		\$ Pmt./Mos.	\$
Navy Federal Credit Union				NAVY FEDERAL CR UNION PO BOX 3700, MERRIFIELD, VA 22119		386.00 / 52	19,719.00
Acct. no. 4403		\$ 13,583.98		Acct. no. 406095*****0582			
Name and address of Bank, S&L, or Credit Union				Name and address of Company (B1)		\$ Pmt./Mos.	\$
Navy Federal Credit Union				DEPT OF EDUCATION/NELN 121 S 13TH ST, LINCOLN, NE 68508		216.00 / 74	18,753.00
Acct. no. 0778		\$ 5.00		Acct. no. 900000511655684			
Name and address of Bank, S&L, or Credit Union				Name and address of Company (B1)		\$ Pmt./Mos.	\$
				NAVY FCU 1 SECURITY PLACE, MERRIFIELD, VA 22116		484.00 / 62	18,638.00
Acct. no.		\$		Acct. no. XXXXXXXXXX0884			
Name and address of Bank, S&L, or Credit Union				Name and address of Company (B1)		\$ Pmt./Mos.	\$
				KIA MOTORS FINANCE 4000 MACARTHUR BLVD STE, NEWPORT BEACH, CA 92660		365.00 / 56	16,189.00
Acct. no.		\$		Acct. no. 20171200364414			
Stocks & Bonds				Name and address of Company (B1)		\$ Pmt./Mos.	\$
(Company name/number & description)		\$		DEPT OF EDUCATION/NELN 121 S 13TH ST, LINCOLN, NE 68508		164.00 / 87	14,536.00
Life insurance net cash value		\$		Acct. no. 900000535300387			
Face amount: \$				Name and address of Company		\$ Pmt./Mos.	\$
Subtotal Liquid Assets		\$ 13,588.98		See Schedule of Liabilities		230.00	16,863.00
Real estate owned (enter market value from schedule of real estate owned)		\$		Acct. no.			
Vested interest in retirement fund		\$		Alimony/Child Support/Separate Maintenance		\$	
Net worth of business(es) owned		\$		Payments Owed to:			
(attach financial statement)				Job Related Expense (child care, union dues, etc.)		\$	
Automobiles owned (make and year)		\$		Total Monthly Payments		\$ 2,079.00	
Other Assets (itemize)		\$		Total Assets a.		\$ 13,588.98	
				Net Worth (a minus b)		\$ (111,489.02)	
				Total Liabilities b.		\$ 125,078.00	



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VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.) Property Address (enter S if sold, PS if pending sale, or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
		Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 169,990.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,813.55
f. Estimated closing costs	5,520.12
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	177,323.67
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit on sales contract	95.00
termite reimbursement	25.00
	(87.65)
	(127.50)
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	169,990.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	169,990.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	7,428.82

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns, may in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature  Date 8/15/19 Co-Borrower's Signature  Date X

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish this information, please provide it truthfully and race. For race, you may check more than one designation. If you do not wish to furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname if you have made this designation in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements which the lender is subject under applicable law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided: ☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail
☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature

X

Loan Originator's Name (print or type)

Makinley Cook

Loan Originator Identifier

404774

Date

Loan Originator's Phone Number (including area code)

678-423-5667

Loan Origination Company's Name

United Community Bank

Loan Origination Company Identifier

421841

Loan Origination Company's Address

2245 Highway 34 East
Newnan, GA 30265

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LOAN

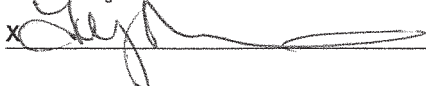
CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower	Borrower: Tracy Dennis	Agency Case Number:
	Co-Borrower:	Lender Case Number: [REDACTED]

LIABILITIES AND PLEDGED ASSETS CONTINUED

Name and address of Company	Pmt./Mos.	Unpaid Balance
(B1) DEPT OF EDUCATION/NELN 121 S 13TH ST, LINCOLN, NE 68508 Acct. no. 900000471943085	150.00 /64	12,779.00
(B1) JPMCB CARD 201 N WALNUT ST, WILMINGTON, DE 19801 Acct. no. 414740*****	28.00 /66	1,837.00
(B1) CAPITAL ONE BANK USA N PO BOX 85520, RICHMOND, VA 23285 Acct. no. 466309*****	25.00 /71	1,755.00
(B1) MACYS/DSNB Acct. no. 603534*****5269	27.00 /19	492.00

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et. seq.

Borrower's Signature: X 	Date 10/5/19	Co-Borrower's Signature: X	Date
--	-----------------	-------------------------------	------



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Demographic Information Addendum. This section asks about your ethnicity, sex and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all the applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic Or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
- ☒ I do not wish to provide this information

Sex

- ☐ Female
- ☐ Male
- ☒ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
- ☐ Asian
- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese
- ☐ Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
- ☐ Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

- ☐ White
- ☒ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☒ NO ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? ☒ NO ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname? ☒ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☒ Email or Internet



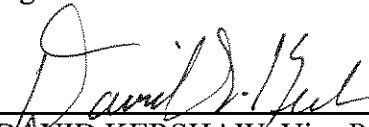
**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:)	CASE NO. 20-63562-PMB
)	
TRACY DENNIS,)	
)	CHAPTER 7 Proceeding
Debtor.)	
_____)	
)	Adversary Proceeding No. 20-06079-PMB
S. GREGORY HAYS,)	
Chapter 7 Trustee For The Estate Of)	
Tracy Dennis,)	
)	
Plaintiff,)	
v.)	
)	
UNITED COMMUNITY BANK,)	
)	
Defendant.)	
_____)	
)	

VERIFICATION

PERSONALLY APPEARED before the undersigned attesting officer duly authorized by law to administer oaths, DAVID KERSHAW, as Vice President of UNITED COMMUNITY BANK, whose official duty it is to know about the matter set forth in the Answer, who, after first being duly sworn, deposes and states that the facts set forth in the within and foregoing Answer and Defenses of Defendant UNITED COMMUNITY BANK to Plaintiff's Complaint are true and correct to the best of her personal knowledge and belief.

This 7 day of August, 2020.



DAVID KERSHAW, Vice President
UNITED COMMUNITY BANK

Sworn to and subscribed before me
this 7 day of August, 2020.



NOTARY PUBLIC

CERTIFICATE OF SERVICE

I hereby certify that I have this 7th day of August, 2020, filed the within and foregoing by CM/ECF, which will serve notice on all necessary parties.

Michael J. Bargar
Arnall Golden Gregory LLP
171 17th Street NW, Suite 2100
Atlanta, GA 30363-1031
Michael.bargar@agg.com
Attorney for Plaintiff

/s/ Monica K. Gilroy
MONICA K. GILROY
Georgia Bar No. 427520
MATTHEW F. TOTTEN
Georgia Bar 798589
Attorneys for United Community Bank

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Corporate Office
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Alpharetta, Georgia 30022
(678) 280-1922 (Telephone); (678) 280-1923 (Facsimile)
Monica.Gilroy@gilroyfirm.com
Matthew.totten@gilroyfirm.com